



The AICPA Level Premium Term Life Insurance Plan



Level Premium Term Life Insurance Plan

AICPA endorsed coverage available at a level rate—for the entire length of your term.

Your AICPA membership gives you the opportunity to request coverage under the Level Premium Term (LPT) Plan, with coverage issued by The Prudential Insurance Company of America. This Plan provides term life insurance, available in 10- and 20-year periods, that maintain your monthly cost during the entire length of your term—no matter how old you are when you join or how your health may change. Although Prudential reserves the right to change rates during the 10- or 20-year term, no rate increases have occurred in the past on any AICPA-sponsored life insurance coverages and it is not Prudential’s intention to change rates during the term of coverage.

Coverage for your lifestyle

The length of the term that you choose may reflect the stage of life you’ve reached. For instance, if you have elementary-school age children now, you may choose a 20-year term that continues life coverage protection until your kids graduate from college. Similarly, you may choose a 10-year term if you are close to paying off your mortgage, or want enough coverage to see you through until you reach retirement.

Your LPT coverage can help provide your family with important protection during the time when you need it most.

Up to \$2.5 million available

You must submit an application and be approved for coverage. If after you enroll in the LPT Plan, you decide you need even more coverage, you don’t have to go without—you can request additional coverage under this or another AICPA-endorsed life insurance plan. Keep in mind your total coverage under all AICPA life plans cannot exceed the maximum coverage amount for your age.

And like participants in other AICPA life plans, LPT Plan participants are eligible to receive cash refunds. Refunds, paid by the Trust out of premium refunds received from Prudential, aren’t guaranteed, but have been paid every year since the AICPA life plans have been offered.

LPT offers reliable, affordable coverage—request yours today. Don’t delay! Go to www.cpai.com/lptapply to request coverage online.

The Level Premium Term Plan offers:

- Up to \$2.5 million in coverage, based on your age and other existing AICPA Plan coverage amounts.
- Term periods of 10 and 20 years: Members up to age 55 may request a 10- or 20-year term and those 56 to 65 may request a 10-year term.
- Optional coverage on your eligible spouse and dependent children.
- A Waiver of Contribution option that allows you to not have to make premium payments if you become totally disabled before age 60 while covered under the LPT Plan.
- Optional Accidental Death & Dismemberment coverage that doubles your benefit if you die by accident.

Learn more about the AICPA LPT Plan.

Visit: www.cpai.com/lptapply or call 1-800-223-7473.

Imagine your monthly costs the same for the entire length of your term...

Coverage under the LPT Plan is issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102. (973) 802-6000. Plan details, limitations and exclusions are described in your certificate. Contract Series 83500.

